

Application Date DD MM YYYY

Tatkal Non Tatkal (For bank Use)

088

Please open my / our [Tick anyone] Savings Savings Max Savings Salary Salary & Reimbursement Current Kids Advantage Account BSBDA KGC SB & CA  
FD RD PPF A/C Sukanya Samridhi A/C In your Branch Code Branch Name

(A) PERSONAL DETAILS: APPLICANT NAME (Leave a space between two words.)

PREFIX FIRST NAME MIDDLE NAME SURNAME  
FIRST APPLICANT  
SECOND APPLICANT

In case the applicant is a minor, please write parent/guardian's name (as an applicant) below the Minor's Name

\* NATIONALITY \* PAN NO (If not available attach Form 60) Form 60 Exempt

1st Applicant 2nd Applicant

\* DATE OF BIRTH AGE PROOF \* Male / Female Third Gender \* MOTHER'S MAIDEN NAME

1st Applicant 2nd Applicant Sr. Citizen Yes No

(B) OPERATING INSTRUCTION Single Either or Survivor Jointly (Debit/ATM Card not issued) Former or survivor Minor under Guardian

(C) CUSTOMER ID (Mandatory for Existing Customers)

1st Applicant 2nd Applicant I confirm that I do not have any existing customer ID / customer ID apart from the one mentioned. In case found otherwise, Bank reserves the right to consolidate the customer ID's as it may decide, without any prior notice to me. AADHAAR CARD NO link with A/C

(D) MAILING ADDRESS - 1st APPLICANT (For existing customers, address given below will be updated for the primary applicant in all accounts held with the bank)

\*Company Name / Flat No & Bldg Name \*Road No./Name \*Landmark \*City \*State \*PIN Code Country \*Please mention a prominent landmark to ensure that the deliverables reach you\*

PERMANENT ADDRESS 1st APPLICANT (Mandatory if mailing address is office address) Please tick in case permanent address is the same as mailing address

Flat No & Bldg Name \*Road No./Name \*Landmark \*City \*State \*PIN Code Country

MAILING ADDRESS - 2nd APPLICANT Please tick if same as first holder mailing address

\*Company name / Flat No & Bldg Name \*Road No./Name \*Landmark \*City \*State \*PIN Code Country \*Please mention a prominent landmark to ensure that the deliverables reach you\*

PERMANENT ADDRESS 2nd APPLICANT (Mandatory if mailing address is office address) Please tick in case permanent address is the same as mailing address

\*Flat No & Bldg Name \*Road No./Name \*Landmark \*City \*State \*PIN Code Country

(E) CONTACT DETAILS : Existing customer can update their contact details. For New customer contact details are Mandatory.

1st Appl. \* Tel (R) STD - NUMBER \* Tel (O) STD - NUMBER Ext. \* Email ID \* Mobile 91 Service Provider Insta Alert Please (-) If Email ID is Not Available  
2nd Appl. \* Email ID \* Mobile 91 Service Provider Insta Alert Please (-) If Email ID is Not Available

IMPORTANT: Please furnish your correct email ID. You will receive free monthly account statements at this email ID for all accounts linked to the customer ID of the 1st applicant. You will be registered for SMS Alerts-Credit/Debit transaction greater than Rs. 5000/- and Salary Credit Alert (Salary Account Only). You can register for Bill Pay facility for the following service providers: Vodafone, Airtel, BSNL - Cell One, Docomo, Idea.

I authorize HDFC Bank to set Standing Instruction on my Debit Card to make payment of utility bills on my behalf for bill pay request as given in this form. Terms and Condition apply.

(F) CUSTOMER PROFILE DETAILS # - 1st APPLICANT

Occupation Salaried Self-employed Retired Self-employed prof. Housewife Politician Student Others
If salaried employed with Private ltd Partnership Proprietorship Public limited Public sector Government Multinational Others
Self Employed since Years Months
Nature of Business Manufacturing Service Provider Agriculture Bullion/Gold/Jewellery Stock Broker Real Estate Trader Money Lender Others
Date of incorporation D D M M Y Y Y Y
Type of Company/Firm Sole Proprietorship Partnership Public Limited Co. Private Ltd Co Others
Self Employed Professional Doctor CA/CS Lawyer Architect IT Consultant Others
Source of funds Salary Business Income Agriculture Investment Income Others
Gross Annual income < 50,000 50 K-1 lac 1 - 3 lac 3 - 5 lac 5 - 7.5 lac 7.5 - 10 lac 10 - 15 lac 15 - 25 lac 25 - 50 lac 50 lac - 1 CR > 1 CR
Residence type Owned Rented/Leased Ancestral/Family Company provided

CUSTOMER PROFILE DETAILS # - 2nd APPLICANT

Occupation Salaried Self-employed Retired Self-employed prof. Housewife Politician Student Others
If salaried employed with Private ltd Partnership Proprietorship Public limited Public sector Government Multinational Others
Self Employed since Years Months
Nature of Business Manufacturing Service Provider Agriculture Bullion/Gold/Jewellery Stock Broker Real Estate Trader Money Lender Others
Date of incorporation D D M M Y Y Y Y
Type of Company/Firm Sole Proprietorship Partnership Public Limited Co. Private Ltd Co Others
Self Employed Professional Doctor CA/CS Lawyer Architect IT Consultant Others
Source of funds Salary Business Income Agriculture Investment Income Others
Gross Annual income < 50,000 50 K-1 lac 1 - 3 lac 3 - 5 lac 5 - 7.5 lac 7.5 - 10 lac 10 - 15 lac 15 - 25 lac 25 - 50 lac 50 lac - 1 CR > 1 CR
Residence type Owned Rented/Leased Ancestral/Family Company provided

(G) INTRODUCTION DETAILS

Introducer Name
Customer Id A/C Opening Date D D M M Y Y Y Y
Name, Designation, Sign & Company Seal for Salary A/C Introduction
A/C > 6 months Sign verified
I confirm that I am an account holder with HDFC Bank Ltd for over six months. I confirm that I personally know the applicant detailed above for more than 6 months and confirm his/her identity, occupation and address.
Date D D M M Y Y Y Y
Signature of introducer
PB Signature
PB Code

(H) PAYMENT DETAILS : Payment done by below mode (tick one)

Cheque HDFC Bank A/C Transfer Cash (To open account with cash, customer must deposit the cash in person in a/c opening branch only)

Table with 5 columns: Total Amount (Rs), Cheque No. / Account No. for FD/RD, Cheque Date, Bank Name, Branch

Cheque should be crossed A/c payee and drawn payable to "HDFC Bank Ltd. A/c. < Applicant's Name >"

Table with 4 columns: Amount (Rs) for SB account, Amount (Rs) for FD/RD account, Amount (Rs) for PPF account, Amount (Rs) for SSA account

(I) ATM CARD / DEBIT CARD

Existing Card Linkage: Customer can mention their Card No. to which they want to link this account (Please note this facility is available for operating instruction: Single, Either or Survivor only)

1st Card No.
2nd Card No.

New Card Request

Table with 2 columns: ATM Card, Debit Card (Charges Applicable). Rows for 1st and 2nd card with options Regular, Platinum, Others.

Your CHIP Debit Card is activated for international & Domestic Usage. Deactivation of International usage on Debit Card can be done through NetBanking / PhoneBanking

If Other mention Card Code To be filled by Bank Staff Only

(J) INSTRUCTION FOR FIXED DEPOSIT / RECURRING DEPOSIT

I / We wish to open Fixed deposit / Recurring deposit as ticked below

Holding Pattern for FD / RD: 1st Applicant only, 2nd Applicant only, 1st & 2nd Applicant only, 2nd & 1st Applicant. Operating Instruction: Single, Either or Survivor, Jointly, Former or survivor, Minor under Guardian.

The advice will be received at your mailing address within 7-8 working days of account opening. Customer registered for email statement will receive FD advice through email. In the event of death of the depositor, premature liquidation of the term deposits will be allowed. Such premature liquidation will not attract any penal charge. In the event of death of one of the Joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause. I/we agree that in case of Joint Fixed Deposit with survivorship clause the bank shall be discharged by paying the fixed deposit proceeds prematurely to survivors, on request, in the event of death of one or more joint depositor.

Table with columns: FD / RD Tenure (Months, Days), Rate of Interest %, Interest Payment (Monthly, Quarterly, Maturity), Maturity Instruction (Renew Principal & Interest, Renew Principal & Pay Interest, Do not Renew), Tick anyone (Super Saver, Sweep In). Note: Not Applicable For Recurring Deposit.

Please Debit New a/c / Existing a/c no. for RD

Instalments / FD booking and also credit the maturity / interest in the same account. I/We further understand that Super Saver or Sweep-In Facility, if requested will be activated in the same account.

I/We wish to have the maturity/interest payout through manager's cheque at my mailing address for the above FD/RD

\*Convert to Fixed Deposit for tenure of 1 year 1 day Only Principal Principal + Interest \*Deposit will be reinvestment of interest with maturity instruction as Renew Principal and Interest

\*TDS Details for FD/RD: Deduct TDS (if applicable) Yes No If No, attach Form 15G/H Income Tax exemption letter Waiver marked on cust ID

**(K) INSTRUCTION FOR KIDS ADVANTAGE ACCOUNT / PPF ACCOUNT / SUKANYA SAMRIDDI ACCOUNT**

**STANDING INSTRUCTION (SI) :** I / We hereby request you to maintain a Standing Instruction from my/our

HDFC Bank A/C No. \_\_\_\_\_ / New A/c (hereinafter referred as "funding a/c") for the amount Rs \_\_\_\_\_ (Min Rs 1000/-)

Rupees (In Words) \_\_\_\_\_ by way of **Monthly Funds Transfer** to the account of the minor / till the maturity of the PPF account.

Name of Funding Account Holder(s) : \_\_\_\_\_

\* Next SI Date

\* SI End Date

DDMMYYYY Date of next SI to fund the account

DDMMYYYY Date of last SI to fund the account

Please mention a date of minimum 10 days post submission of the form at the branch

Minimum duration - 1 year, SI can be maintained till the kid turns 18 years of age / Maturity of PPF account

ATM Card for Minor : Please issue  ATM Card  International Maestro Debit Card (with ATM Facility) to the minor. (Issued only if kid is in between 7-18 years) (not applicable for PPF account) **+**

Type of Guardian :  Father  Mother  Court Appointed

Minor Declaration : I hereby declare that the date of birth of the minor who is my \_\_\_\_\_ is dd mm yyyy and I am his / her natural and lawful guardian / guardian appointed by court order dated dd mm yyyy (copy enclosed). I shall represent the said minor in all future transactions of any description in the above account until the said minor attains majority. I declare that the amounts withdrawn from this account by me will be used for the benefit of the minor. I indemnify the bank against the claim of the above minor for any withdrawal / transactions made by me in his / her account.

**(L) SWEEP - OUT INSTRUCTION FOR SAVINGS MAX / KIDS ADVANTAGE ACCOUNT / WOMENS SAVINGS ACCOUNT**

**SWEEP - OUT INSTRUCTIONS** I / We wish to avail sweep-out facility on this Savings Max / Kids advantage account / Womens Savings Account.

**(M) NOMINATION (DA1)**

(please fill separate nomination form if you wish to add a different nominee in any of the above accounts)

Yes, I/ We wish to nominate (as per details below)  No, I/We declare that I do not wish to make a nomination in my/our account.

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule 2(1) of the Banking Companies (Nomination) Rules 1985 in the respect of Bank deposits.

I / We nominate the following person to whom in the event of my/our/minor's death the amount of the above opened Account / Fixed Deposits / Recurring Deposits, may be returned by HDFC BANK Ltd. by the account opening branch. This Nomination will be applicable for Savings / Current / Fixed Deposit / Recurring Deposit / KGC SB & CA / SSA.

Nominee Name \_\_\_\_\_ Flat No & Bldg Name \_\_\_\_\_ \*Road No./Name \_\_\_\_\_ \*Landmark \_\_\_\_\_ \*City \_\_\_\_\_ \*State \_\_\_\_\_ \*Tel (R) STD - NUMBER \_\_\_\_\_ Relationship with Depositor, if any \_\_\_\_\_ Date of Birth of Nominee DDMMYYYY Mobile 91 \_\_\_\_\_ \*PIN Code \_\_\_\_\_ Country \_\_\_\_\_ Please tick if mailing address is same as of the applicant

**(N) FORM E : Application for nomination under the Public Provident Fund Scheme 1968.**

(please fill separate nomination form if you wish to add multiple nominees)

Yes, I wish to nominate the person mentioned below to whom to the exclusion of all other persons in the event of my death, the amount standing to my credit in the PPF account at the time of my death would be payable (not applicable for minor account)  No, I declare that I do not wish to make a nomination in my account.

Nominee Name \_\_\_\_\_ Flat No & Bldg Name \_\_\_\_\_ \*Road No./Name \_\_\_\_\_ \*Landmark \_\_\_\_\_ \*City \_\_\_\_\_ \*State \_\_\_\_\_ \*Tel (R) STD - NUMBER \_\_\_\_\_ Relationship with Depositor, if any \_\_\_\_\_ Date of Birth of Nominee DDMMYYYY Mobile 91 \_\_\_\_\_ \*PIN Code \_\_\_\_\_ Country \_\_\_\_\_ Please tick if mailing address is same as of the applicant

(To be filled if nominee is minor for DA1 / Form E)

Name \_\_\_\_\_ Address \_\_\_\_\_ to receive the amount of the deposit in the account on behalf of the nominee in the event of my/minor's death during the minority of the nominee.

**Personal Details of the Witnesses (Thumb impression shall be attested by 2 witnesses)**

Witness 1 Name \_\_\_\_\_ Signature \_\_\_\_\_ Address \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_ Witness 2 Name \_\_\_\_\_ Signature \_\_\_\_\_ Address \_\_\_\_\_ Place \_\_\_\_\_ Date \_\_\_\_\_

**(O) CLOSE RELATIVE DECLARATION (To be filled by the applicant if he/she do not have any address proof)**

I hereby confirm that Mr./Ms. (\* Applicant Name) \_\_\_\_\_ who is desirous of opening an account with your Bank is my (\* Relationship) \_\_\_\_\_. He / She is residing with me since \_\_\_\_\_ (\*Month) \_\_\_\_\_ (\*Year) at the below mentioned address:

\* Building Name \_\_\_\_\_ \* City \_\_\_\_\_ \*State \_\_\_\_\_ \*Country \_\_\_\_\_ \* PIN Code \_\_\_\_\_ \*Telephone Number \_\_\_\_\_

The applicant does not hold a documentary address proof in his /her independent name. Since the applicant is residing with me, the address proof in my name is being provided to the bank for the purpose of address verification. I have no objection towards receiving any correspondence from the bank in the name of applicant at my above-mentioned address.

I enclose herewith the below:

- 1. Self-attested (\*Document Name) \_\_\_\_\_ as Identity Proof
- 2. Self-attested (\*Document Name) \_\_\_\_\_ as Address Proof

Name of the Declarant \_\_\_\_\_ Cust ID (if an existing customer) \_\_\_\_\_

Declarant Signature

**(P) TATKAL ACKNOWLEDGMENT (If Applicable)**

I/We confirm having received the Welcome Kit in an untampered / sealed condition and confirm that the below deliverable have been received by me.  
1) Chequebook with 10 Cheque Leaves 2) Debit Card Pin 3) Netbanking Pin 4) Phone banking 5) International Debit Card 6) T & C booklet 7) Passbook

**(Q) DECLARATION FOR REQUIRED BALANCE**

The Average Monthly / Quarterly / Half Yearly Balance required to be maintained for this account is Rs \_\_\_\_\_ Product: \_\_\_\_\_

I/We have understood that non-maintenance of the above Average Monthly / Quarterly / Half Yearly Balance will attract charges. These charges have been explained to me for the respective Product. I/We understand the detailed charging structure for non-maintenance and the same is available on HDFC bank's Website and Service charges and fees brochure.

**DECLARATION**

I/We have read and understood the Terms & Conditions governing the opening of an account with HDFC Bank and those relating to various services including but not limited to (A)ATMs, (B) PhoneBanking, (C) Debit Cards, (D) MobileBanking, (E) NetBanking, (F) BillPay facility, (G) InstaAlert facility, (H) Email Statement. I/We accept and agree to be bound by the said Terms & Conditions including those excluding/limiting the Bank's liability. I/We understand that the Bank may, at its sole discretion, amend any of the services completely or partially with atleast 30 days notice and/or provide an option to switch to other services to me. I/We agree that the Bank may debit my account for the service charges applicable from time to time. I/We confirm that I/We am/are resident of India. I/We authorise the bank to disclose, from time to time any information relating to my/our savings account to any parent/subsidiary, affiliate and associate of HDFC Bank, and to third parties engaged by the Bank, for purposes as detailed in the Terms & Conditions Booklet. I/We confirm that I/We am/are in possession of and have read the Terms and Conditions booklet which details the rules governing account operations, the Service charges and Fees Brochure which specifies the charges applicable from time to time for various services and the tear away Customer copy detailing the instructions and account opening rules. Netbanking and SMS Banking Services will be available to the customer upon opening of account with the bank without requiring completion of any formalities for activation of such services. Notwithstanding the documentation and account opening form provided, the bank reserves the right to accept / reject your application. The Bank decision in this regard would be final. In case of change of address due to relocation or any other reason, I/We would intimate the new address to the bank within two weeks of such a change with a valid address proof. I am interested in buying insurance policy/ies and would like to make enquiries for the same. I hereby consent to receive information / services through telephone / Mobile / SMS / E-mail / any other mode of communication from the Bank.

**DO NOT CALL REGISTRY:** I understand that in case I do not wish to receive promotional information through telephone calls / email / sms on products and services not currently availed by me, I can register for "Do Not Call" service through the Bank's website www.hdfcbank.com or other channels that the Bank may offer. I agree that this service will not apply to receipt of advice and information regarding products and services currently availed by me, to help me in fully realising the benefits of the range of financial solutions designed to make my banking relationship value added and more convenient.

**PPF:** I agree to abide by the provisions of the Public Provident Fund Scheme, 1968 and amendments issued thereto from time to time. I declare that I do not maintain any other Public Provident Fund Account in any other Bank or Post Office. Minimum amount of subscription / deposit for a financial year is Rs. 500 and maximum amount is Rs. 1,50,000. Maximum of 12 subscriptions / deposits can be done in a financial year. Tenure of the account is 15 years. For further details refer terms and conditions available on the website.

**Aadhaar:** I/We hereby submit voluntarily at my/our own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to HDFC Bank for the purpose of establishing my/our identity / address proof and voluntarily give my/our consent to open account / process instructions for the said purpose with HDFC Bank in my/our name/s individual capacity/ies using my/our Aadhaar as an authorized signatory in non-individual accounts and; hereby consent to HDFC Bank for verification of my/our Aadhaar to establish its genuineness through Quick Response (QR) code embedded in the Aadhaar card or through such other acceptable manner as per UIDAI or under any Act or law from time to time. The consent and purpose of collecting Aadhaar has been explained to me/us in local language. HDFC Bank has informed me/us that my/our Aadhaar submitted to the bank herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. HDFC Bank has informed me/us that this consent and my/our Aadhaar will be stored along with my/our account details within the bank. I/We hereby declare that all the information voluntarily furnished by me/us is true, correct and complete. I/We will not hold HDFC Bank or any of its officials responsible in case of any incorrect information provided by me/us.

Please paste latest Passport Size photo of the 1st Applicant.

Photo to be signed across

Do not sign this form if it is BLANK, please ensure all relevant sections are complete filled to your satisfaction and then only sign the form. Please sign on all the pages if form is downloaded from the website

Please paste latest Passport Size photo of the 2nd Applicant.

Photo to be signed across.

\*Thumb or any body part impression can be given in place of signature by any illiterate, old, incapacitated or disabled customer

1st Applicant Signature

OR

\*Thumb or Any Body Part Impression

2nd Applicant Signature  
Guardian signature in case of minor

OR

\*Thumb or Any Body Part Impression

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Name: \_\_\_\_\_ Date: \_\_\_\_\_

I/We confirm that I/we have read and understood the above Declaration, and that the details provided on the form are correct. I/We also confirm that my account been opened by Bank officer Mr./Ms. \_\_\_\_\_ and I / we have signed in his/her presence.

**FOR BANK USE ONLY**

Product Code

Account Number

Promo Code

CASA A/C  
Reimbursement A/C / KGC CA  
FD / RD / PPF / SSA

ROI \_\_\_\_\_ + Variance \_\_\_\_\_ = NI \_\_\_\_\_

Customer ID

Customer Category

Document Submitted

Branch Codes

1st Applicant ID Proof Add Proof Photo No cheque book to be issued CPV Initiated Sourcing  
2nd Applicant ID Proof Add Proof Photo Tatkal Kit issued for Existing customer Servicing

Group ID Portfolio Code Program to be raised to

Service ID / Emp.Code ^ Company Code LG CODE LC CODE MIS Code

^ (For Defence Accounts Only)

Value Date DDMMYY Funds Parked A/C No UDN

UDF 1 UDF 2

CUSTOMER SIGNED IN MY PRESENCE Emp Name Emp Code Signature TELE CONFIRMATION DONE Emp Name Emp Code Signature

- PAN Verification done
- UCIC check done
- Banned Dedupe check done

Branch Stamp with Date

CPU Stamp with Date

PB/RM Signature & Date

BDA / BM Signature & Date

DVU Signature & Date

FCU Signature & Date

# Dear Customer,

As per RBI guidelines Banks are advised to exercise due diligence by closely examining the transactions carried out in the account on an ongoing basis. This is done in order to ensure that the transactions are in sync with the customer profile as provided while opening the account. Hence it is imperative that the Profile details provided by you is correct and accurate. It is very important for your profile details to correspond / match with the transaction pattern and balances in your account. Basis the information provided, the Bank shall review the transaction pattern in your account which would be used to report transactions of suspicious nature if any. Should there be any change in your Profile details, request you to please visit your nearest HDFC Bank Branch and update the details.

Please quote this reference no. for any future communication.

Nomination taken

Date:

Signature of Bank official

Yes  No

**Instructions:**

Welcome Kit would be delivered to the addressee only on the mailing address provided. If you do not receive your welcome kit within 2 weeks of the date of acknowledgement, kindly e-mail at [www.hdfcbank.com/services](http://www.hdfcbank.com/services) or contact the nearest branch. The PIN number for the ATM/Debit card for carrying out transactions on the ATM will be despatched to your mailing address by post. We request you to maintain confidentiality of the PIN number and the bank would not be held liable for misuse of PIN number.

**ACCOUNT OPENING RULES**

- All necessary documentation as mandated by the Regulatory/Bank authorities should be provided for opening the accounts.
- In event of no Salary Credits for any continuous three months, the Salary Account will be converted to Savings Regular Account and Fees and charges of Saving Regular Account will be applicable
- All accounts should maintain the stipulated average monthly balance based on the product program and branch in which the account is opened.
- In case of non-maintenance of the stipulated average monthly balance, charges as outlined in the Service Charges & Fees Brochure from time to time will be applicable. \* Savings accounts can be opened only by individuals for non-business purposes.
- In case of any query / suggestion / feedback / complaint relating to features of any of the products, you may write to [www.hdfcbank.com/services](http://www.hdfcbank.com/services) or call up local Phone Banking number.

\* Business/Trading/Partnership/Proprietary/Company/Corporations cannot open a savings account. Trusts/Societies/Charitable/Educational Institutions may open a savings account subject to conditions. The bank reserves the right to close the account in case the savings account is used for business purposes as evinced by the transaction behaviour. \* Cheque book of 10 leaves & 50 leaves will be issued to Savings and Current a/c holders respectively by default. \* Savings accounts will be issued only 25 cheque leaves per calendar quarter. The branch manager can be contacted for additional cheque leaves at a nominal charge. \* Adequate balance should be maintained in the account before issuing a cheque. \* Details of charges on funds transfer, inter branch banking and other services are available in the Service Charges & Fees Brochure. \* Copy of the Terms & Conditions, Service Charges & Fees Brochure and the Code of Bank's Commitment for Individual Customers can be obtained from the branch website. \* Interest on Savings account will be paid at the rate stipulated by RBI from time to time. \* No unarranged overdraft would be allowed in the Savings account. In case of exceptions, the bank would charge interest at commercial rate. \* The bank reserves the right to close the account in case of unsatisfactory conduct of the account. \* In the event of the death of one of the joint account holders, the right to the deposit proceeds does not automatically devolve on the surviving joint deposit account holder, unless there is a survivorship clause. \* The deposits of the bank are insured with DICGC and in case of liquidation of the bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rupees one lakh within two months from the date of claim list from the liquidator. \* For availing passbook facility, please visit your home branch.

\* In terms of Reserve Bank of India Directives, interest will be calculated at quarterly intervals on Term Deposits and paid at the rate decided by the bank depending upon the period of deposits. In case of Monthly Deposit Scheme, the interest will be calculated for the quarter and paid monthly at discounted value. \* In case of premature withdrawal of the fixed deposit based on depositor's instructions or the instructions of all the joint depositors in the case of joint deposit, the bank has the right to recover interest already paid or the penalty, if any, from the proceeds of the fixed deposit in accordance with prevailing regulations of the bank and the Reserve Bank of India. \* The Deposits of the bank are insured with DICGC and in case of liquidation of the bank, DICGC is liable to pay each depositor through the liquidator, the amount of his deposit upto Rupees one lakh within two months from the date of claim list from the liquidator. In case of any query / suggestion / feedback / complaint relating to features of any of the products, you may write to [www.hdfcbank.com/services](http://www.hdfcbank.com/services) or call up local phone banking number. \* HDFC Bank computes interest based on the actual number of days in a year. In case, the Deposit is spread over a leap and a non-leap year, the interest is calculated based on the number of days i.e., 366 days in a leap year & 365 days in a non-leap year. The TAT for processing the Fixed Deposit request is 3-5 working days. The Fixed Deposit advice will be dispatched to your recorded mailing address within 7-8 working days of account opening.

Penalty of 1% pa will be levied on premature closure of Fixed Deposits (including sweep-in/partial closures). This is subject to terms & conditions.

In the absence of any maturity instruction, the deposit will be renewed for a period equal to that of the original deposit at the prevailing rate on the date of renewal.

In case the saver facility is withdrawn, the depositor has to maintain the stipulated average monthly balance for that entire month and also in subsequent months.

**Sweep - Out Instructions:** Sweep-In facility is automatically available for fixed deposit booked through sweep-out. PAN No. is mandatory for Sweep-out options and will be triggered every Monday beginning of day. Under Sweep-out option for Kids Advantage: If balance >= Rs. 35,000/- then amount in excess of Rs. 25,000/- will be booked as FD in Kids name for 1 year and 1 day at applicable interest rate. Under Savings Max: if the balance >= Rs. 1,25,000/-, then amount in excess of Rs. 1,00,000/- and under Women's Savings Account: if balance >= Rs. 1,00,000/- then amount in excess of Rs. 75,000/-. All FD will be booked for 1 year and 1 day. For SBMAX & Women's Savings Account, the minimum FD value is Rs. 25,000/-

\*Nomination details provided for the funding saving account will be replicated for all sweep-out deposits.